

Get Real With Your Retirement

A Guide To Enrolling In Your Retirement Plan

Roman Catholic Diocese of Lexington 403(b) Plan





To get started now, enroll:

Online (www.standard.com/retirement)

By phone (800.858.5420)

With the forms in this booklet

Time To Dream

If you're living the American Dream — or simply living in America — it's a given that you have competing financial priorities. Maybe you're saving for a new home, season tickets or a European vacation. Perhaps you're losing sleep wondering how you're going to cover your child's college tuition and your aging parents' care at the same time. Or maybe you're too busy worrying about the garden-variety expenses of everyday living.

Any time more than one issue is competing for your attention, there's typically a loser; in the battle of financial goals, it's often retirement. Losing this battle could mean less financial resources to rely on during what may be three — or more — decades in retirement.

Consider this booklet to be one resource to help you reach your retirement goal. Its purpose is to motivate you to develop a clear vision of what your retirement will be, as well as a savings and investment plan that will fit into your life right now.

What Can You Do To Prepare For Your Life After Working?

You can get real about your retirement needs, hopes and dreams. To get you started down this path, here are a few questions to inspire you.

- Where will you be?
- What will you be doing?
- Will you continue to work doing something you love?
- How much savings will you need?

Your answers will define your retirement.

As you think about how and where you'll be spending your life after work, it makes sense to pause and think about retirement as a whole. What does this word mean to you?

It likely means something different to you than it does to your friend, co-worker, neighbor or brother. But while you all have different visions, you just might agree that before any of your retirement dreams can become reality, planning and saving must come first.

Planning Transforms Dreams Into Reality

As you make your way through the booklet, keep the following things foremost in mind:

- Your retirement dreams (your answers from above)
- How starting to save early can help, but just starting is most important
- The plan you set in motion today can help you reach your retirement goal

Pre-Tax Savings

Your contributions will be deducted on a pre-tax basis — before taxes are withheld — which will reduce your income taxes and reduce the out-of-pocket cost of contributing to the plan. In addition, certain people may qualify for tax credits that will further reduce the out-of-pocket cost of saving.

The table below can help you estimate how much money will come out of your paycheck before taxes compared to the amount you are actually contributing to your retirement account.

The figures are based on the 2013 federal tax rate: single filer, one exemption, no state tax. Your actual dollar amounts may vary.

1. Find your approximate weekly gross pay across the top.
2. Find the percentage you intend to contribute along the left edge.
3. The top (black) number shows your contribution amount, and the bottom (blue) number shows the amount by which your paycheck is actually reduced. The difference represents your tax withholding savings.

The highlighted areas of the chart illustrate the saving scenario for someone making \$800 a week and contributing 9 percent to her retirement account. She contributed \$72, but her paycheck was only reduced by \$60. The \$12 difference represents her tax withholding savings.



Anne, age 60; Roger, age 64

- Married for 41 years
- Three grandchildren
- Dream of traveling with their son to Europe
- Saving all they can now, trying to choose a retirement date

		Gross Weekly Salary								
		\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,500	\$2,000
Contribution Percentage	4%	16 13	20 17	24 19	28 23	32 26	36 26	40 30	60 45	80 58
	5%	20 17	25 20	30 25	35 29	40 34	45 32	50 37	75 56	100 72
	6%	24 19	30 25	36 30	42 34	48 40	54 39	60 45	90 68	120 86
	7%	28 23	35 29	42 34	49 41	56 47	63 45	70 52	105 79	140 101
	8%	32 26	40 34	48 40	56 47	64 53	72 52	80 60	120 90	160 115
	9%	36 30	45 37	54 45	63 52	72 60	81 58	90 67	135 101	180 130
	10%	40 34	50 42	60 51	70 59	80 68	90 67	100 75	150 113	200 144
	11%	44 36	55 46	66 55	77 65	88 74	99 75	110 82	165 124	220 159
	12%	48 40	60 51	72 60	84 70	96 81	108 82	120 90	180 135	240 174

¹ Amounts saved in the plan are taxable upon withdrawal.

Pick Your Approach

With any luck, the talk about tax savings has motivated you to take action about your retirement. As you begin to plan, the two most important decisions you will face are:

- How much do I need to save?
- How will I invest it?

Few of us feel adequately prepared by our education or life experience to make these important decisions. The good news is that your plan is working with The Standard to offer options that will simplify the process of making these decisions.

Simply choose one of the two approaches — Guided or Independent — to receive the amount of assistance you need to make these important decisions and move closer to reaching your retirement goals.

Guided may be a good choice if you:

- Prefer to evaluate your situation annually using available tools
- Want to set and manage your savings rate
- Want to use pre-mixed investment portfolios to manage your own investments
- Need a little help managing your investments
- Want your account to be automatically rebalanced

Guided: Guide Me Through The Process

Guided takes the mystery out of fund selection for your retirement plan account. You will have all the information and tools you need to navigate the entire decision-making process. By following a simple, step-by-step process, you will be able to answer the question “How should I invest my money?”

With Guided, we:

- Provide tools to help you reach your retirement income goals
 - a calculator to determine whether you are on track to reach your retirement goals
 - a calculator to determine how much to save
 - a quiz (on the following page or online at www.standard.com/retirement)
- Offer pre-mixed investment portfolios that provide a diversified investment portfolio for your tolerance for risk and timeline until retirement
- Offer automatic rebalancing of your portfolio

Your quiz score is an important piece to the Guided process. The score will help identify which pre-mixed portfolio will provide you with a diversified investment strategy that is appropriate for your circumstances. You can then set investment directives and transfer assets to be consistent with the chosen portfolio. The quiz takes about 10 minutes and should be taken annually; if results change, you will have the opportunity to adjust investment portfolios in line with your new score.



Independent: I'll Do It All Myself

If you prefer doing your own research when it comes to your retirement planning, Independent is for you. You can maintain personal control over your retirement account using the quality investment options in your plan. You can still rely on The Standard for educational and online planning tools that help you navigate the investing landscape.

You will have all the same benefits of Guided, but with a difference. Rather than select one of the pre-mixed portfolios, you will have access to a diversified selection of investment options to help you implement your own unique investment strategy.

Ready To Sign Up Now?

Regardless of which approach you take — Guided or Independent — the “Time to Enroll” section has all the instructions you need to sign up.

Independent may be a good choice if you:

- Prefer to evaluate your situation annually using available tools
- Want to set and manage your savings rate
- Prefer to do your own investment research
- Want to rebalance your portfolio yourself as needed
- Want to increase your savings rate yourself as needed

Find Your Investment Style

Take the quiz to determine which pre-mixed portfolio is appropriate for you. After each question, circle the letter that best describes you. Then add up the points and match the total with the investor profile on the next page. Please note that this profiling tool is only a guide; for advice specific to your situation, you will want to consider other factors, such as your retirement savings, tax considerations and investing time frame. You should contact your investment professional or tax advisor for personalized advice.

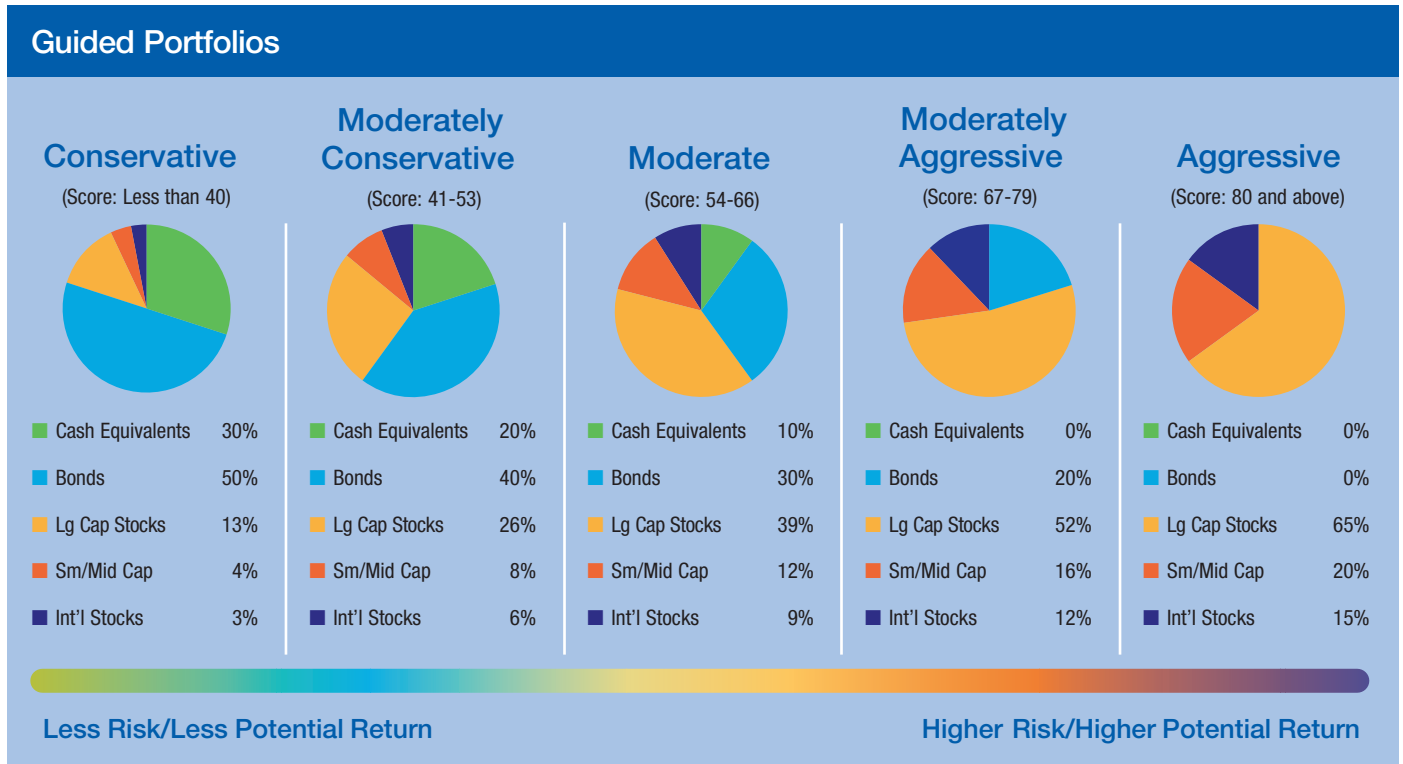
Investor Profile Quiz

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. When do you expect to tap into your retirement account?</p> <p>Points</p> <p>a. Less than five years 0</p> <p>b. Between five and 10 years 20</p> <p>c. Between 10 and 15 years 30</p> <p>d. More than 15 years 40</p> <p>Score: _____</p> | <p>4. How much risk are you willing to take in order to potentially increase your investment return?</p> <p>Points</p> <p>a. I am willing to take a lot of risk with all of my retirement account. 15</p> <p>b. I am willing to take a lot of risk with some of my retirement account. 12</p> <p>c. I am willing to take a little risk with all of my retirement account. 8</p> <p>d. I am willing to take a little risk with some of my retirement account. 4</p> <p>e. I am unwilling to take on more risk. 0</p> <p>Score: _____</p> |
| <p>2. What do you expect to happen to your pay (salary) in the next five years?</p> <p>Points</p> <p>a. I expect my pay to increase much faster than inflation (due to promotions, new job, etc.). 12</p> <p>b. I expect my pay to increase slightly faster than inflation. 10</p> <p>c. I expect my pay to just keep up with inflation. 5</p> <p>d. I expect my pay to decrease (due to retirement, part-time work, depressed industry, etc.). 0</p> <p>Score: _____</p> | <p>5. If the stock market went down 15 percent, what would you do?</p> <p>Points</p> <p>a. Sell all of my stock funds immediately and put the money in something more stable. 0</p> <p>b. Transfer some of my stock funds into less aggressive investments. 2</p> <p>c. Do nothing and wait for it to come back. 4</p> <p>d. Buy more: increase my stock investments while prices are low. 8</p> <p>Score: _____</p> |
| <p>3. How do you feel about investing for retirement?</p> <p>Points</p> <p>a. I am seeking maximum stability, even if returns are low. 0</p> <p>b. I can tolerate a small amount of fluctuation in my investment account, and I am seeking consistent returns. 4</p> <p>c. I am middle-of-the-road, prefer both growth potential and consistency of returns and can tolerate a fair amount of market movement in exchange for attractive long-term returns. 8</p> <p>d. I am willing to assume a relatively high level of volatility for potentially greater returns. 12</p> <p>e. I am seeking maximum long-term growth, even if it means wide swings in my account value. 15</p> <p>Score: _____</p> | <p>6. If you received several statements in a row with negative returns and realized that your account had lost 20 percent, what would you do?</p> <p>Points</p> <p>a. Sell all of my stock funds immediately and put the money in something more stable. 0</p> <p>b. Transfer some of my stock funds into less aggressive investments. 3</p> <p>c. Do nothing and wait for it to come back. 6</p> <p>d. Buy more: Increase my holdings in stock funds while prices are low. 10</p> <p>Score: _____</p> |

Enter your total score: _____

Use Your Quiz Results To Select A Portfolio

Your asset allocation is an important part of your investing strategy. The following pre-mixed portfolios show how you may want to diversify your investments. Match your score from the Investor Profile Quiz to help determine which portfolio is appropriate for you. If you need more information, you may wish to contact a personal financial advisor.



You should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. Small-company (small cap) investing involves specific risks not necessarily encountered in large-company investing, such as increased volatility. Funds that invest in bonds are subject to certain risks, including interest-rate risk, credit risk and inflation risk. As interest rates rise, the prices of bonds fall. International investing involves certain risks, such as currency fluctuations, economic instability and political developments. These risks may be accentuated in emerging markets.

Your plan may be funded by a mutual fund trust or a group annuity contract. Both are suitable for long-term investing, including saving for retirement. While annuities generally provide tax-deferred treatment of earnings, the group annuity contract does not provide any additional tax-deferred treatment beyond the treatment provided by your retirement plan.

We'll Rebalance For You

The Standard can rebalance your portfolio to ensure it stays in line with your original wishes. On the Investing Form, you can indicate how frequently you'd like your portfolio rebalanced: quarterly, semiannually or annually.

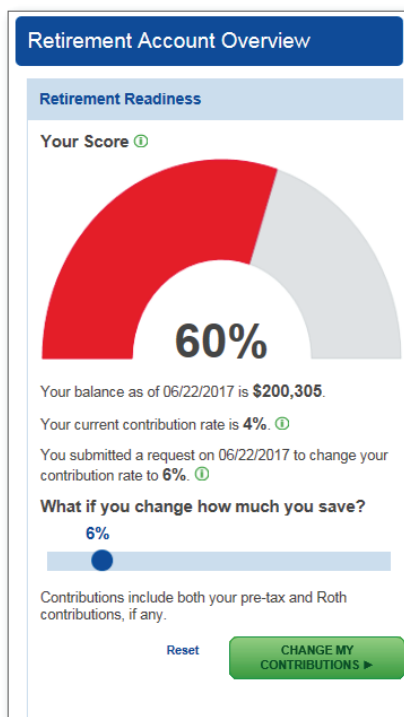
Time to Enroll

Take Action Today!

Your employer's retirement plan offers one of the best ways to save for your future. Getting started is easy.

Quick-Enroll Option*

Once you create an online account, use the retirement readiness tool to choose a contribution rate. Move the blue slider, click the green **Change my Contribution** button and submit. That's it!



* The retirement readiness tool may not be available to some plans. You may be asked to input some additional information before the tool can provide results. By using this option to enroll, you will be invested in your plan's default investments.

Create an online account:

- Visit www.standard.com/retirement.
- Click **Enroll in Your Plan** and then **Create an Account**. Please watch for a verification email that will request your response.
- Log in and click **Continue to My Retirement Account**.



Enroll in the plan:

On the website, choose the **Quick-Enroll** option on the left. Or, to choose investments and add beneficiaries when you enroll, start by clicking **Enroll in the Plan**. We'll walk you through a short step-by-step process.

Unsure how much to contribute? Start with at least 8, 10 or 12 percent of your pay to reach your goals.

If you have questions, please call us at 800.858.5420.



Sign up now! Simply complete the information below to begin saving in your retirement plan. *Return the completed form to: Debbie Swisher.*

YOUR INFORMATION

Social Security Number	Last Name	First Name	
Mailing Address	City	State	Zip
Date of Birth (mm/dd/yy)	Date of Hire (mm/dd/yy)	E-mail Address	Phone

HOW MUCH DO YOU WANT TO SAVE?

Pre-Tax Savings (Check One)

The smallest amount you can contribute is 1% of your compensation. The most you can save during 2017 is \$18,000 (\$24,000 if you are age 50 or older). Other plan or legal limits may also apply.

I elect to contribute as pre-tax contributions:

- _____ % \$_____ per paycheck
- No pre-tax amounts at this time. I elect to opt out of pre-tax contributions and understand I can enroll at a later time.

Roth Savings (Check One)

Enter the after-tax amount you wish to contribute to your Roth retirement savings account. The smallest amount you can contribute is 0% of your compensation. The most you can save during 2017 (including any pre-tax contributions) is \$18,000 (\$24,000 if you are age 50 or older). Other plan or legal limits may also apply.

- _____ % \$_____ per paycheck
- I elect not to make Roth contributions at this time. I understand I can change my election at a later time.

AUTHORIZATION

I authorize my employer and the plan administrator to deduct from my earnings the amounts determined by the percentage(s) designated above and to forward such amounts to the Plan. I also direct my employer and the plan administrator to implement any other instructions I have provided on this form. I have read the Disclosure Statement that follows and, by signing here, I agree to be bound by its terms. The employer, trustees and any others concerned with the administration of the Plan are entitled to rely on these instructions; each shall be fully protected in taking or omitting any action under any provisions of the Plan in reliance on the information I have provided and selection I have made.

Participant Signature _____

Date _____

NEXT STEPS

When you submit this completed form, your employer will implement your contribution request at the first opportunity allowed under the Plan, assuming that you are eligible to participate.

When the completed form is received by The Standard, it will be processed within two business days. This form will override any changes previously made using INFOLINE or Personal Savings Center.

To make changes to your contribution amount after you have enrolled, please complete a new Savings Form, available from Debbie Swisher or on our Web site at www.standard.com/retirement. Please return the completed form to your employer. To speak to a customer service representative you may call INFOLINE at 800.858.5420.

To select how you want your money to be invested, please use the Investing Form.

DISCLOSURE STATEMENT

You must notify The Standard within 15 days of receipt of your quarterly account statement if an error occurred, or if you requested and confirmed an investment transfer or directive change that was not completed during the period covered by the statement. You may give notice by contacting a customer service representative at **800.858.5420** or by e-mailing **savings@standard.com**. Unless you give such notice, The Standard will not be liable for any resulting loss to your account. In any case, The Standard will not be liable if circumstances beyond its control prevent the transaction, or if its liability is otherwise limited by regulation or agreement.

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc. and StanCorp Investment Advisers, Inc. are subsidiaries of StanCorp Financial Group, Inc. and all are Oregon corporations



YOUR INFORMATION

Social Security Number	Last Name	First Name	
Mailing Address	City	State	Zip
Date of Birth (mm/dd/yy)	Date of Hire (mm/dd/yy)	E-mail Address	Phone

WHERE DO YOU WANT TO INVEST YOUR SAVINGS? Pre-Mixed Portfolio OR Independent?

The Standard can help you manage your investments when you select a Guided Portfolio. You may also create your own portfolio by completing the Independent section below. If you do not indicate where to invest your savings, your assets will be placed in the plan's default fund(s). The decisions you make regarding your investments will stay in effect until you modify them via The Standard's Web site (www.standard.com/retirement) or via INFOLINE (800.858.5420).

Complete only one subsection, not both.

Guided Portfolios Choose ONE of the Guided Portfolios below by checking the appropriate box. The allocation for each of these portfolios can be found on the reverse side of this form.

<input type="checkbox"/> Conservative	<input type="checkbox"/> Moderately Conservative	<input type="checkbox"/> Moderate
<input type="checkbox"/> Moderately Aggressive	<input type="checkbox"/> Aggressive	

Independent Select your own investments by entering whole percentages below. Be sure that your selections total 100% and that the minimum in any one investment is 1%.

¹Signifies a scheduled fund termination that will occur in the next 120 days. ²Redemption fee may apply to short-term investments.

____ % Vanguard Federal Mny Mkt Inv	____ % PIMCO Total Return D	____ % Vanguard Balanced Index Adm
____ % Eaton Vance Lg Cap Value A	____ % Baywood Socially Resp Instl	____ % Vanguard 500 Index Adm
____ % American Funds Growth Fd R4	____ % Wells Fargo Spec MdCp Val R6	____ % Vanguard Mid Cap Index Adm
____ % Janus Henderson Enterprise A	____ % Ave Maria Growth	____ % Vanguard Small Cap Index Adm
____ % American Funds EuroPacific R4		
100% Total		

AUTOMATIC REBALANCER

Check a box below to select the Automatic Rebalancer service for your Plan account. If you select this service, your account assets will be rebalanced to match your investment directives at the time of rebalancing. Automatic Rebalancer will remain off if you do not make a selection below.

How often would you like your account rebalanced? Quarterly Semiannually Annually

AUTHORIZATION

I authorize my employer and the plan administrator to invest my savings as outlined on this form. I also direct my employer and the plan administrator to implement any other instructions I have provided on this form. I have read the Disclosure Statement on this form and, by signing here, I agree to be bound by its terms. The employer, trustees and any others concerned with the administration of the Plan are entitled to rely on these instructions; each shall be fully protected in taking or omitting any action under any provisions of the Plan in reliance on this information.

Participant Signature _____

Date _____

GUIDED PORTFOLIO DESCRIPTION

	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive
Cash Equivalent	30%	20%	10%	0%	0%
Vanguard Federal Mny Mkt Inv	30%	20%	10%	0%	0%
Bonds	50%	40%	30%	20%	0%
PIMCO Total Return D	50%	40%	30%	20%	0%
Large Cap Stocks	13%	26%	39%	52%	65%
Vanguard 500 Index Adm	7%	13%	19%	26%	33%
American Funds Growth Fd R4	3%	7%	10%	13%	16%
Eaton Vance Lg Cap Value A	3%	6%	10%	13%	16%
Small/Mid Cap Stocks	4%	8%	12%	16%	20%
Janus Henderson Enterprise A	1%	2%	3%	4%	5%
Wells Fargo Spec MdCp Val R6	1%	2%	3%	4%	5%
Vanguard Small Cap Index Adm	2%	4%	6%	8%	10%
International Stocks	3%	6%	9%	12%	15%
American Funds EuroPacifc R4	3%	6%	9%	12%	15%

NEXT STEPS

Your employer will forward the completed form to The Standard. Upon receipt, The Standard will process it within two business days. This form will override any changes previously made using INFOLINE or Personal Savings Center.

For information about redemption fees that may apply to certain funds signified by "2" on the reverse side, please contact The Standard at 800.858.5420.

To make changes to your account after you have signed up, please use our Web site at www.standard.com/retirement or call INFOLINE at 800.858.5420.

To select the amount you wish to save, please use the Savings Form.

DISCLOSURE STATEMENT

You must notify The Standard within 15 days of receipt of your quarterly account statement if an error occurred, or if you requested and confirmed an investment transfer or directive change that was not completed during the period covered by the statement. You may give notice by contacting a customer service representative at **800.858.5420** or by e-mailing savings@standard.com. Unless you give such notice, The Standard will not be liable for any resulting loss to your account. In any case, The Standard will not be liable if circumstances beyond its control prevent the transaction, or if its liability is otherwise limited by regulation or agreement.

The Standard is the marketing name for StanCorp Financial Group, Inc. and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc. and StanCorp Investment Advisers, Inc. are subsidiaries of StanCorp Financial Group, Inc. and all are Oregon corporations



Beneficiary Designation for Death Benefits Form

Roman Catholic Diocese of Lexington 403(b)

Plan
#807151

The Standard®

See reverse for instructions and explanation.

PARTICIPANT Complete this section (and Spouse section, if necessary), and submit to your employer

Name of Participant _____

Social Security Number _____

Date of Birth _____

I have read the explanation on the back of this form. I understand that if I am married and die before I retire, my Plan Benefits will be paid to my spouse. However, I have the right to waive payment to my spouse as sole beneficiary, provided my spouse consents to the waiver. I can revoke this waiver at any time. This designation replaces any previous designation.

100% of the benefits will be paid to the Primary Beneficiaries. Contingent beneficiaries receive benefits only if all Primary Beneficiaries predecease you.

I designate as my beneficiary(ies) for benefits from this plan:

% of proceeds for Primary Beneficiaries must total 100%

% of proceeds for Contingent Beneficiaries must total 100%

Name of Primary Beneficiary (please print) _____	Social Security Number _____
Relationship _____	Date of Birth _____ % of Proceeds _____
Current Address _____	
Name of Primary Beneficiary (please print) _____	Social Security Number _____
Relationship _____	Date of Birth _____ % of Proceeds _____
Current Address _____	
Name of Primary Beneficiary (please print) _____	Social Security Number _____
Relationship _____	Date of Birth _____ % of Proceeds _____
Current Address _____	

Name of Contingent Beneficiary (please print) _____	Social Security Number _____
Relationship _____	Date of Birth _____ % of Proceeds _____
Current Address _____	
Name of Contingent Beneficiary (please print) _____	Social Security Number _____
Relationship _____	Date of Birth _____ % of Proceeds _____
Current Address _____	
Name of Contingent Beneficiary (please print) _____	Social Security Number _____
Relationship _____	Date of Birth _____ % of Proceeds _____
Current Address _____	

I am married unmarried

If I am married and have designated someone other than my spouse as my beneficiary, this designation will be effective only if my spouse consents to it by signing in the spouse section below.

X _____
Participant Signature

Date

Please complete additional information on the other side



Note: Contact your prior retirement plan provider to initiate your rollover distribution to The Standard.
See reverse for instructions on completing this form

PARTICIPANT INFORMATION	
PARTICIPANT NAME: <i>(please print)</i>	SOCIAL SECURITY NUMBER:
EMAIL ADDRESS:	DAYTIME PHONE NUMBER (REQUIRED):

ROLLOVER CONTRIBUTION INFORMATION	
I request the plan administrator accept my rollover based on the following information. Name of distributing plan or IRA custodian: _____	
The requested rollover represents an eligible rollover distribution from a (check one option):	
a. <input type="checkbox"/> Qualified retirement plan	
b. <input type="checkbox"/> 403(b) plan (from prior employer)	
c. <input type="checkbox"/> Governmental 457(b) plan	
d. <input type="checkbox"/> Traditional IRA (After-tax contributions are not eligible for rollover. Only money that otherwise would be includible in gross income is eligible.)	
If the requested rollover contains a designated Roth 401(k) account or Roth 403(b) account, please provide:	
a. Date of the first Roth contribution: _____ (The starting date for the IRS five-taxable-year period)	
b. Total Roth Contributions \$ _____	
c. Total earnings on Roth contributions: \$ _____	
Note: Roth IRAs cannot be rolled into this plan.	

PARTICIPANT'S SIGNATURE	
I hereby certify to the best of my knowledge that the rollover contribution made to this plan is eligible for rollover. Distributions eligible for rollover into this plan include: distributions from a 401(a), 401(k), 403(b), governmental 457(b) plans, an IRA, a Roth 401(k), or a Roth 403(b) plan. If my distribution includes after-tax amounts, I understand that those amounts can only be rolled over if my plan accepts such contributions and if I provide information related to the cost basis of those amounts. I understand that if this rollover is accepted, it will be directed to investments based on my contribution directives in place at the time the rollover is received by The Standard. If I do not have directives in place, the rollover will be placed into the plan's default investment option.	
PARTICIPANT SIGNATURE:	DATE:

AUTHORIZED SIGNER ACCEPTANCE (To be completed by your Plan Administrator)	
As an authorized representative of the Roman Catholic Diocese of Lexington 403(b) Plan, I certify I have investigated the rollover requested. I certify that the rollover information provided is true and correct and that I am an authorized representative of the retirement plan.	
NAME AND TITLE: <i>(printed)</i>	
SIGNATURE:	DATE:

INSTRUCTIONS FOR SUBMITTING FORM	INSTRUCTIONS FOR MAILING CHECK
<p>Email form to: Rolloverforms@standard.com or Fax form to: 971.321.7998 or Mail form to: Standard Retirement Services, Inc., Unit 92 FBO: (Participant's Name) PO Box 4500 Portland OR 97208-4500</p> <p>Attention: Plan No.: 807151 Plan Name: Roman Catholic Diocese of Lexington 403(b) Plan Custodian Account No.: 0155817125</p>	<p>Instruct prior provider to mail check to:</p> <p>Reliance Trust Company 1100 Abernathy Road NE Building 500, Suite 400 Atlanta, GA, 30328-5634</p> <p>Plan Name: Roman Catholic Diocese of Lexington 403(b) Plan Custodian Account No.: 0155817125</p> <p>Note: The check must be made payable to the custodian as listed above. If the check is payable to you, please endorse as : Payable to (Custodian listed above).</p>

Complete the application by following the steps below. If you have any questions, please call a customer service representative at 800.858.5420 for assistance.

- **Contact your prior retirement plan provider to initiate your rollover distribution to The Standard**
- Complete the **Participant Information** section on the form with your current information
- Complete **Rollover Contribution Information** Section- see below
- **Participant's Signature:** Sign and date the form
- After completing the above sections on this form, have your current Plan Administrator fill out the **Authorized Signer Acceptance** section
- Submit the completed Application for Rollover form by email, fax or mail. See the instructions on the front side of the form. **Please do not submit duplicate requests.**

ROLLOVER CONTRIBUTION INFORMATION

Please fill in the following information so The Standard can accept and process your rollover funds.

This information can be found by contacting your prior retirement plan service provider or by looking at your prior plan statements.

- Name of distributing plan or IRA custodian. Provide the name of the custodian that is currently holding your funds.
- Check the type of plan the rollover funds are coming from. The funds may be from a qualified retirement plan, a tax-sheltered annuity (403b) plan, a governmental (457) plan, or an IRA.

ROTH Funds Only:

- If you have Roth funds in your prior plan complete the Roth section on the form
- Provide the following: the date of your first contribution into your Roth plan, the total Roth contributions and the total earnings on the Roth contributions.

Please note: The plan administrator reserves the right to require reasonable evidence that your distribution is from a source allowed by the plan.

AUTHORIZED SIGNER ACCEPTANCE (To be completed by your Plan Administrator)

- Review your Plan Document to ensure the requested rollover can be accepted. More detailed instructions may be found in the Administration Guide available on our PlanNet® website.
- If the rollover request is acceptable, sign and date the form in the Authorized Signer Box.
- Please provide a copy of the completed form to the employee.
- Email, Fax, or mail a completed copy to The Standard. See front of form for information.

PLEASE NOTE:

- If the distribution check was made payable to you, the rollover funds and a check for any taxes withheld from your eligible distribution, must be received by The Standard within 60 days of the date on the distribution check.
- Certain types of distributions are not eligible for rollover, including: required minimum distributions (on or after age 70 ½), non-taxable payments (after-tax contributions) from IRAs, Roth IRAs, periodic payments for your life or for a period of 10 years or more and hardship withdrawals.
- A rollover check that is received at The Standard will be returned if a completed Application for Rollover is not received within 30 business days.
- The Application for Rollover will be returned to the employer/participant, if rollover assets are not received within 30 business days of receiving the rollover form.



The Standard®

Standard Retirement Services, Inc.
1100 SW Sixth Avenue Portland OR 97204-1020
971.321.7998 Fax

Application for 403(b) Transfer

To transfer assets from another Internal Revenue Code section 403(b) account to an account with The Standard, first contact your current provider to initiate the transfer. Then complete this form to notify The Standard that you are transferring assets. Fax this completed form to 971.321.7998.

May we contact your prior provider to assist with the transfer process? Yes No

PARTICIPANT INFORMATION				
Participant Name	Social Security No.		Date of Birth	
Mailing Address	City	State	Zip	Phone No.

CURRENT PROVIDER INFORMATION	
Current 403(b) Provider Name	Contract or Account No.
Current 403(b) Provider Address	

AMOUNT AND SOURCE OF FUNDS
Estimated employee pre-tax deferral source transfer amount: _____
Estimated employer contribution source transfer amount: _____
Estimated Roth after-tax employee deferral source amount: _____
TOTAL estimated transfer amount: _____

SPECIAL INSTRUCTIONS TO CURRENT PROVIDER <i>Please liquidate the annuity contract or custodial account identified above and transfer the assets to:</i>	
Reliance Trust Company Attn: The Standard Team 1100 Abernathy Road Building 500, Suite 400 Atlanta GA 30328 Account Number: _____ For Benefit Of (my name): _____ Contract Number: _____ I understand that this transfer is intended to qualify as a contract exchange or transfer under applicable regulations, and will not constitute actual or constructive receipt for federal income tax purposes. I understand these assets will be treated as pre-tax or Roth contributions and earnings as identified above and will be invested according to my investment directives currently on file with The Standard or, if I do not have investment directives on file, in a default fund identified by a plan fiduciary. I acknowledge the information provided above is true and complete.	
Participant Signature	Date

The Plan Sponsor has adopted or will adopt a written 403(b) Plan ("Plan"), which will include The Standard as an approved Provider to receive exchanges/transfers. It is the Sponsor's intent that the written plan will meet the requirements of section 403(b) of the Internal Revenue Code ("Code") and the regulations thereunder. The Standard will make available investment options meeting the requirements of section 403(b) of the Code to Plan participants.

The Standard will accept the transferred funds for the benefit of this Plan participant and apply the restrictions of Code section 403(b) as applicable.

 Print Name of Sponsor

 Authorized Signature:

 Print Name:

 Title:

 Email Address:

The Standard

 Signature:

 Print Name:

 Title:

403(b) Transfers

What Is A Transfer?

A transfer is moving your 403(b) accounts from a prior provider to The Standard.

Why Choose The Standard?

The Standard has more than 80 years of experience providing security and peace of mind. Transferring your 403(b) to The Standard gives you:

- Easy access to your account by phone and online.
- Skilled customer service representatives who can provide personal assistance.
- A diversified portfolio of quality investment options.
- A single, easy-to-read statement where you can easily review your retirement investments. This allows you to track progress toward your goals and simplifies your recordkeeping.

A Smart Move For Your Retirement Money

Saving for retirement – these three words can put a lot of people to sleep, but the decisions involved are among the most important you’ll ever make.

At times throughout your career, you might have to decide whether to move your retirement plan account. You might be dissatisfied with your current investment options, or you could just want to consolidate your retirement accounts with a single provider for the sake of simplicity. A 403(b) transfer is one option available to you.

Why Choose The Standard?

When transferring 403(b) money to The Standard from another retirement plan provider, be sure to ask your old provider the following questions and record their answers below:

Q: What paperwork is required to transfer my account balance to The Standard?

A: _____

Q: Will you accept The Standard’s 403(b) transfer form, which names The Standard as an approved provider under the plan?

A: _____

Q: Once you receive the necessary paperwork for the transfer, when will my account balance move to The Standard?

A: _____

Q: How will I be notified when this transfer is complete?

A: _____

Q: What charges will apply to my transfer?

A: _____

Note: The Standard’s 403(b) transfer form must be completed before the transferred money can be credited to your new account.

403(b) Transfers

Checklist

Action Items

- Contact your prior provider. Ask the questions above and complete and send the necessary forms. Usually, they will have a process you must follow. They also may impose a charge for transferring your account.
- Obtain a copy of your most current statement from your prior provider and verify the balance.
- Review and choose your investment options from the funds offered by The Standard. Our Investor Profile quiz can help you create a personalized investment plan. (You may wish to select your investment options before transferring your money; otherwise, your funds will be transferred to the plan's default fund.)
- Ensure that the transfer check is mailed to The Standard as follows:
Reliance Trust Company FBO [Your Name; Plan Name]
Attn: The Standard Team
1100 Abernathy Rd.
Building 500, Suite 400
Atlanta, GA 30328
Note: Reliance Trust Company serves as custodian for transferred 403(b) accounts.
- Send a copy of The Standard's 403(b) transfer form to your previous 403(b) provider along with copies of any other forms your prior provider may require.
- Keep this and copies of **all** paperwork for your records.

Special Notice and Plan Overview

Roman Catholic Diocese of Lexington 403(b) Plan

This Special Notice and Overview is provided as a quick reference to certain key provisions of the retirement plan. Since the plan is based on a complex legal document, the Overview does not attempt to describe every aspect of the plan or to detail all of its terms. For a more complete description of plan provisions, refer to the Summary Plan Description. If there is a conflict between this Overview and the plan, the plan's provisions will prevail.

This Special Notice and Overview contains important plan information that must be made available to eligible participants.

Entering the Plan

All employees are eligible to participate in the plan on the first entry date.

Certain groups of employees are excluded from participating in the plan, including:

- √ Employees working less than 20 hours per week

Entry date is immediate after service requirements, if any, are met.

Participant Contributions

Participants may contribute to the plan on a pre-tax basis. These contributions, known as “elective deferrals,” must fall within the following range:

Minimum 0 percent of compensation

Maximum \$18,000 in 2017 (additional \$6,000 if age 50 or older) or maximum allowed by law, whichever is less

Other factors may further limit contributions.

Traditional 403(b) contributions are made on a pre-tax basis, thus reducing your current taxable income. Your contributions and earnings grow on a tax-deferred basis and will be taxable upon distribution.

Roth Contributions

Roth contributions allow you to contribute to your retirement account on an after-tax basis. Earnings on Roth contributions will be tax free upon withdrawal if certain conditions are satisfied. To be tax free, the withdrawal cannot occur for at least five years after the first Roth contribution is made to your account and you must be at least age 59½ or disabled. If you die, your beneficiary can take a tax-free withdrawal after the account has been in place for five years. The five-year period is measured from the first day of the tax year in which the first Roth contribution is made.

You must declare how your contributions are to be invested - traditional or Roth - before they are made. After money is in a Roth account, it cannot be transferred into a traditional pre-tax 403(b) account. You may stop contributing to the Roth account and start contributing to the traditional 403(b), but the Roth and pre-tax accounts will remain separate.

Regardless of whether you choose a traditional 403(b) deferral or a Roth 403(b) contribution, you may change your contribution percentage or re-enter the plan on the first day of any future payroll period. Contact your payroll department for details. If necessary, you may stop your contributions on the first day of any payroll period with reasonable advance notice.

Your participant contributions to either a traditional 403(b) or a Roth 403(b) are 100 percent vested - which means that you own them - at all times.

Participant Contributions (continued)

Please consider your options carefully prior to making an enrollment selection.

You can direct how your contributions are invested among the available investment options. If you do not direct how your contributions should be invested, they will be invested in the following default investment option:

Investment	Default Directive Percent
Vanguard Balanced Index Adm	100%

Make sure that your directives cover 100 percent of your contributions. If you direct less than 100 percent of your contributions, the entire amount will be invested in the investment option(s) described above. However, you can transfer your assets from the default investment option to other investment options, without penalty.

You may use the Personal Savings Center at www.standard.com/retirement or the Fee Disclosure section of this document to find out more about your account, including a description of the default investment option, its investment objectives, risk and return characteristics, and any applicable fees and expenses.

Distributions and Withdrawals

A distribution from your account may be available to you or your beneficiary at:

- normal retirement, which is age 65
- age 59.5 while still employed
- financial hardship (as defined by the plan)
- termination of employment
- death or disability

Additional requirements for distributions may also exist. Please review your Summary Plan Description for complete details.

Rolling over retirement accounts

Combining assets from several retirement accounts is much easier now than in the past. Plans may now accept rollovers from:

- 401(k) and other qualified retirement plans
- governmental deferred compensation (457) plans
- tax-sheltered annuities (TSAs) and IRAs

Follow the instructions on the “Application for Rollover” form available on Personal Savings Center at www.standard.com/retirement. Rollover money received by the plan will be invested according to your investment directives for new contributions.

If you have received a distribution check from a retirement plan, you must complete a rollover within 60 days of receipt. If the rollover is not completed within this period, the distribution cannot be rolled over and becomes taxable income. It may also be subject to a 10 percent early withdrawal penalty.

Questions

If you have questions about the plan, please contact Debbie Swisher.

To contact a Customer Service Representative at the plan's service partner, The Standard, e-mail savings@standard.com anytime or call 800.858.5420 between 5:00 a.m. and 5:00 p.m. Pacific Time.

More information about your plan's fees and investment options

Descriptions of the plan's fees and investment options are included in the following pages. Each investment option description provides basic information including investment objectives, fund managers, relative risk, fees and a snapshot of its holdings.

Additional information is available through the Personal Savings Center, The Standard's website for retirement plan participants. The performance page found under the investments menu provides performance information for all of the investment options. Click on the name of the investment option for more information about that option, including a link to the mutual fund company's website where you can view a prospectus.

You will also receive an annual notice with updated information regarding to the plan's fees and the investment options' fees and performance.

Frequent Trading Policy

Your retirement plan is intended to help you accumulate assets for your retirement. The plan and the services provided by The Standard have been designed to help support your long-term investment needs throughout your working and retirement years.

The plan is not intended to facilitate frequent trades among investment options or provide "day trading" opportunities. Short-term trading adversely affects the plan's operations and increases the expenses of both the plan and the investment options.

The Standard's agreements with our mutual fund alliance partners require us to adhere to trading rules established in the prospectuses. Besides normal contribution activity, generally one purchase and one redemption in an investment option during a 90-day period is considered reasonable transfer activity.

Trading activity will be monitored. If excessive transfer activity is identified, we may suspend the participant's ability to execute transfers through the Personal Savings Center Web site and INFOLINE telephone system. Any transfers will have to be requested using paper forms and will be executed according to trading guidelines. This may lead to delays in the execution of requested transactions.

Fee Disclosure
Roman Catholic Diocese of Lexington 403(b) Plan
As of September 29, 2017

About This Information

Retirement plan sponsors are required by the Department of Labor to disclose the fees related to your plan. This document provides the required information.

Section One contains information covering your participation in the plan and plan-level fees that may be charged to your account. Section Two contains comparative fee and performance information for each investment option provided in your plan. If you have any questions about this information, you can either call 800.858.5420 to speak to a customer representative or talk to your plan administrator.

Section One - Participation and Plan-Level Fees

General Plan Information

Investment Instructions: To direct or make changes to how your account will be invested among the plan's designated investment options, you must complete and submit an Investing Form. If your plan offers the service, you can enroll or make changes to your directives online at www.standard.com/retirement. You may direct the investment of all funds held in your plan account.

Limitations on Instructions: You may give investment instructions on any day the New York Stock Exchange is open for business. Certain restrictions on trading may apply depending on the investment option. Many investment options, such as mutual funds, impose restrictions on frequent trading. The plan is not intended to facilitate frequent trades among investment options or provide "day trading" opportunities. Short-term trading adversely affects the plan's operations and increases the expenses of both the plan and the investment options. The Standard's agreements with our mutual fund alliance partners require us to adhere to trading rules mutually-agreed upon by Standard and the fund company. Section Two below provides more information on these restrictions.

The Standard's Frequent Trading Restriction Procedures: In reviewing for frequent trading, Standard performs a weekly review of participant-directed transactions in order to identify participants who have more than one round-trip during a 90-day period (a "frequent trader"). If a participant has been identified as a frequent trader, a warning letter is sent to the participant. If frequent trading activity continues, the participant's ability to trade via the participant website and the interactive voice response system will be suspended for 90 days. During this period, the participant will be required to submit written requests to trade. Each request will be evaluated, and executed only if it complies with frequent trading rules. After 90 days, the participant's privileges are reinstated. If the participant has a subsequent violation, their trading privileges will be suspended indefinitely and they will be required to submit written requests to trade.

Certain mutual fund companies require us to follow different parameters. For specific details please call your customer representative at 800.858.5420 or your plan administrator.

Voting and Other Rights: The trustee will exercise any voting or other rights associated with ownership of investments held in your plan account.

Designated Investment Options: The plan provides designated investment options into which you can direct the investment of your account. The chart shown in Section Two of this notice lists the options and provides various information about them.

Plan Administrative and Individual Expenses

There are certain fees and expenses associated with your plan, such as recordkeeping, compliance, consulting and accounting. Unless the plan sponsor, which is typically your employer, elects to pay some or all of those expenses, they will be paid from the plan assets, which will affect your account balance. The cost for these services fluctuates each year based on a variety of factors including the total amount of assets in your plan. These fees may be reduced by amounts paid by mutual fund companies to The Standard. The Standard passes these amounts back to the plan to reduce or offset fees. The fees shown in the Plan Administrative Fees Table are fees that are not part of the total annual operating expenses.

Other services may be provided periodically to the plan as necessary for consulting, compliance and custodial services. To the extent these expenses are not charged against forfeitures or paid by the employer, or reimbursed by a third party, the plan may charge these expenses against participant accounts.

Annual Plan Administrative Fees

Fee Name

Fee Amount

Plan Administrative Fees (including applicable recordkeeping, accounting, compliance and consulting services. The fees reflect an annual amount deduction proportionally on a quarterly basis)

1.40% assessed on total plan assets, allocated pro rata among participant accounts¹

The Plan's Administrative fees vary based on the total amount of assets in the Plan. The Fee Amount shown reflects the rate charged as of the date of this notice.

Eligible Participants with a Balance

Annual fee of \$40.00 allocated to participant accounts on a per capita basis

Individual Fees

The plan may also impose specific charges against individual participant accounts for certain transactions. These charges may arise based on your use of a feature available under the plan (such as taking a distribution or for processing a qualified domestic relations order in case of a divorce).

Additionally, buying or selling some investments may result in charges to your individual account, such as redemption fees. The Section Two charts below provide information on these investment charges.

Fee Name

Fee Amount

Qualified Domestic Relations Order	\$300.00 minimum
Overnight Delivery	\$30.00 per event
Paper Distribution	\$75.00 per event
Paper Distributions upon Death/ Disability/ Retirement	\$75.00 per event
Paperless Distribution	\$75.00 per event
Paperless Distributions upon Death/ Disability/ Retirement	\$75.00 per event

Section Two—Comparative Fee and Performance Information

This section illustrates the performance of investment options and shows how these options have performed over time. Including all funds in comparative tables allows you to compare them with appropriate benchmarks for the same time periods. If you would like additional information about the investment options, you can go to the website below. You may also call a customer service representative at 800.858.5420 for a free paper copy of the information available on the website.

The tables below show, for the Variable Return Investments, the Total Annual Operating Expenses of each option. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. For Fixed Return Investments, the tables focus on the performance of the investment option. The tables also show shareholder-type fees, which are in addition to the Total Annual Operating Expenses. You may not be charged some of these shareholder-type fees, depending on the fund companies' policies with respect to qualified plans and your individual circumstances. In addition, mutual fund companies may make revenue-sharing payments in the form of asset based fees, which are collected for the benefit of your plan. These revenue-sharing payments may be applied to reduce the fees and expenses associated with your plan (whether the plan sponsor is billed for the services, or the amount is deducted from plan assets) and/or plan pricing, which includes The Standard's fees. Any revenue-sharing payments may also be allocated among participants. The amount of revenue-sharing payments differs among the mutual funds. Information about an option's principal risks and revenue-sharing as well as other important information is available in Personal Savings Center by visiting www.standard.com/retirement and selecting performance from the top menu bar.

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return while minimizing your overall risk of losing money.

Variable Return Investments

This Variable Return Investment Table focuses on the performance and costs of investment options that do not have a fixed or stated rate of return. The table below shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about the principal risks of each option is available on the website.

VARIABLE RETURN INVESTMENTS											
Name/ Type of Option	Average Annualized Total Return provided as of 06/30/17			Benchmark			Mutual Fund Expenses	Total Operating Expenses		*Shareholder Type Fees	
	1yr.	5yr.	10yr.	1yr.	5yr.	10yr.		Since Inception	As a %		Per \$1,000
Cash Equivalent											
Vanguard Federal Mny Mkt In v/ Cash Equivalent	0.46%	0.14%	0.61%	—	0.85%	0.43%	1.06%	—	0.11%	\$1.10	
					ML USD LIBOR 3 Mon CM						
Bond											
PIMCO Total Return D/Intermediate Bond	1.87%	2.46%	5.63%	5.69%	-0.31%	2.21%	4.48%	5.01%	0.75%	\$7.50	
					BarCap US Agg Bond TR USD						

VARIABLE RETURN INVESTMENTS											
Name/ Type of Option	Average Annualized Total Return provided as of 06/30/17				Benchmark			Mutual Fund Expenses	Total Operating Expenses		*Shareholder Type Fees
	1yr.	5yr.	10yr.	Since Inception	1yr.	5yr.	10yr.		Since Inception	As a %	
Large Cap											
Baywood Socially Resp Instl/Large Cap Value	15.64%	9.57%	3.40%	4.84%	15.53%	13.94%	5.57%	7.31%	0.89%	0.89%	\$8.90
Eaton Vance Lg Cap Value A/Large Cap Value	12.36%	11.63%	4.38%	9.18%	15.53%	13.94%	5.57%	—	1.06%	1.06%	\$10.60
Vanguard 500 Index Adm/Large Cap Blend	17.85%	14.59%	7.18%	5.62%	18.03%	14.67%	7.29%	5.86%	0.04%	0.04%	\$0.40
American Funds Growth Fd R4/Large Cap Growth	21.48%	15.55%	7.23%	8.60%	20.42%	15.30%	8.91%	8.20%	0.68%	0.68%	\$6.80
Small/Mid Cap											
Wells Fargo Spec MdCp Val R6/Mid Cap Value	16.71%	16.75%	8.82%	13.10%	15.93%	15.14%	7.23%	12.19%	0.77%	0.77%	\$7.70
Vanguard Mid Cap Index Adm/Mid-Cap Blend	17.25%	14.78%	7.48%	9.97%	16.48%	14.72%	7.67%	10.16%	0.06%	0.06%	\$0.60
Ave Maria Growth/Mid Cap Growth	17.55%	12.75%	8.30%	10.67%	17.05%	14.19%	7.87%	11.26%	1.07%	1.07%	\$10.70
Janus Henderson Enterprise A/Mid Cap Growth	20.61%	15.70%	9.18%	17.22%	17.05%	14.19%	7.87%	16.45%	1.18%	1.18%	\$11.80
Vanguard Small Cap Index Adm/Small Cap	19.14%	14.13%	7.83%	9.09%	24.60%	13.70%	6.92%	8.21%	0.06%	0.06%	\$0.60
International Stock											
American Funds EuroPacific R4/Foreign	21.75%	9.23%	3.15%	7.76%	17.38%	8.04%	1.89%	6.74%	0.85%	0.85%	\$8.50
Other											
Vanguard Balanced Index Adm/Balanced	10.59%	9.57%	6.55%	6.03%	10.95%	7.74%	5.31%	6.18%	0.07%	0.07%	\$0.70

*This table shows the fees elected by the fund. You may not be charged this full amount depending on individual circumstances.

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In providing this information, The Standard makes no representation as to the completeness and accuracy of the current disclosure materials of the issuer of designated investment options or information replicated from such materials.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term cumulative effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors you should consider when making your investment decision. Consideration should also be given to whether investment decisions, combined with your other investments held outside the plan, will help you achieve your financial goals.

If you need additional information about your investment options, you may call a customer service representative at 800.858.5420. You may also find information by logging into Personal Savings Center from www.standard.com/retirement.

As noted above, your Administrative fees vary based on the total amount of assets in the Plan. Following are the table(s) of applicable asset-based rates:

Plan Administration

Tiered Rate :	
From \$.00 to \$2,500,000.00	1.40%
From \$2,500,000.01 to \$5,000,000.00	1.25%
From \$5,000,000.01 to \$999,999,999.99	1.15%

Please visit Personal Savings Center at www.standard.com/retirement for a glossary of investment terms relevant to the investment options under this plan.

This glossary is intended to help you better understand your options.

Important Disclosures

A redemption fee may apply to short-term investments. The Standard charges fees in addition to those charged by the Fund.

Investments are subject to market risks and fluctuate in value. Past performance is no guarantee of future results.

Plan sponsors and participants should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. The prospectuses for the individual mutual funds contain this and other important information. Prospectuses may be obtained by calling 877.805.1127. Please read the prospectus carefully before investing.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

Morningstar Rating™

Often simply called the Star Rating, the Morningstar Rating brings load-adjustments, performance (returns) and risk together into one evaluation. To determine a fund's star rating for a given time period (three, five, or 10 years), the fund's risk-adjusted return is plotted on a bell curve: If the fund scores in the top 10% of its category, it receives 5 stars (Highest); if it falls in the next 22.5% it receives 4 stars (Above Average); a place in the middle 35% earns 3 stars (Average); those lower still, in the next 22.5%, receive 2 stars (Below Average); and the bottom 10% get only 1 star (Lowest). The Overall Morningstar Rating is a weighted average of the available three-, five-, and 10-year ratings.

Morningstar Return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable loads and sales charges. In each Morningstar Category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average, and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three-, five-, and 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Morningstar Risk

This statistic evaluates the variations in a fund's monthly returns, with an emphasis on downside variations. In each Morningstar Category, the 10% of funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average, and the top 10% High. Morningstar Risk is measured for up to three time periods (three-, five-, and 10-years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Risk Measures

R-squared reflects the percentage of a fund's movements that are explained by movements in its benchmark index,

showing the degree of correlation between the fund and the benchmark.

Beta is a measure of a fund's sensitivity to market movements. A portfolio with a beta greater than 1 is more volatile than the market, and a portfolio with a beta less than 1 is less volatile than the market.

Alpha measures the difference between a fund's actual returns and its expected performance, given its level of risk (as measured by beta).

Sharpe ratio uses standard deviation and excess return to determine reward per unit of risk.

Standard deviation is a statistical measure of the volatility of the fund's returns.

Morningstar Style Box™

The Morningstar Style Box reveals a fund's investment strategy. For equity funds and fixed-income funds respectively, the vertical axis shows the market capitalization of the stocks owned or the average credit quality of the bonds owned. The horizontal axis shows investment style (value, blend, or growth) or interest rate sensitivity as measured by a bond's duration (short, intermediate or long). Duration is a measure of interest-rate sensitivity-the longer a fund's duration, the more sensitive the fund is to shifts in interest rates.

Investment Risk

Foreign Securities Funds/Emerging Markets Funds: Funds that invest in foreign securities involve special additional risks. These risks include, but are not limited to, currency risk, political risk, and risk associated with varying accounting standards. Investing in emerging markets may accentuate these risks.

Sector Funds: Funds that invest exclusively in one sector or industry involve additional risks. The lack of industry diversification subjects the investor to increased industry-specific risks.

Non-Diversified Funds: Funds that invest more of their assets in a single issuer involve additional risks, including share price fluctuations, because of the increased concentration of investments.

Small Cap Funds: Funds that invest in stocks of small companies involve additional risks. Smaller companies typically have a higher risk of failure, and are not as well established as larger blue-chip companies. Historically, smaller-company stocks have experienced a greater degree of market volatility than the overall market average.

Mid Cap Funds: Funds that invest in companies with market capitalizations below \$10 billion involve additional risks. The securities of these companies may be more volatile and less liquid than the securities of larger companies.

High-Yield Bond Funds: Funds that invest in lower-rated debt securities (commonly referred to as junk bonds) involve additional risks because of the lower credit quality of the

securities in the portfolio. The investor should be aware of the possible higher level of volatility, and increased risk of default. The investor should also be aware that as interest rates rise, bond prices will fall.

Funds that invest in Derivatives: Funds that invest in derivatives are subject to a number of risks, such as liquidity risk, interest rate risk, market risk, credit risk, and management risk. A Fund investing in a derivative instrument could lose more than the principal amount invested, as stated in the Fund's prospectus.

Real Estate Funds: Real estate investment funds are subject to risks, such as market forces, that may affect the values of their underlying real estate assets.

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Employers and plan participants should carefully consider the investment objectives, risks, charges and expenses of the investment options offered under the retirement plan before investing. The prospectuses for the individual mutual funds and each available investment option in the group annuity contain this and other important information. Prospectuses may be obtained by calling 877.805.1127. Please read the prospectus carefully before investing. Investments are subject to market risk and fluctuate in value.

The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc., and StanCorp Investment Advisers, Inc., are subsidiaries of StanCorp Financial Group, Inc., and all are Oregon corporations.



**Retirement Account
Information and
Management Tools**

Jordan Vice
1310 West Main Street
Lexington, KY 40508

00001001_E_000001_ABC123



PHONE

800.858.5420
between 5 a.m. and 5 p.m. Pacific time, 8 a.m and 8 p.m. Eastern

WEBSITE

www.standard.com/retirement

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